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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. **0** Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance **0** Valuation of Security Last revised: September 1, 2018 UNITED STATES BANKRUPTCY COURT **District of New Jersey** 19-20040 **Kurt N Kvist** In Re: Case No.: **KCF** Judge: Debtor(s) **CHAPTER 13 PLAN AND MOTIONS** Original ✓ Modified/Notice Required Date: 12-4-2019 ☐ Modified/No Notice Required ☐ Motions Included THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE. YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same. The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if

both boxes are checked, the provision will be ineffective if set out later in the plan.
THIS PLAN:
$\ \square$ DOES $ ot\hspace{-1.5mm} ot$
☑ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Page 2 of 16 Document DOES IN DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY. Initial Debtor(s)' Attorney RCN Initial Debtor: KNK Initial Co-Debtor Part 1: Payment and Length of Plan a. The Debtor has paid \$1,800.00 into the Plan and the debtor shall pay \$481.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2020 for approximately 53 months. b. The debtor shall make plan payments to the Trustee from the following sources: Future Earnings **√** Other sources of funding (describe source, amount and date when funds are available): **V** all insurance proceeds from personal injury case and/or sale or refinance of property within three (3) years c. Use of real property to satisfy plan obligations: Sale of real property Description: Proposed date for completion: Refinance of real property: Description: Proposed date for completion: Loan modification with respect to mortgage encumbering property: Description: Proposed date for completion: d. \Box The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. Other information that may be important relating to the payment and length of plan: e.

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DEBTOR IS TO PAY THE CLAIM OF CREDITORS, YOERYS AND HENRY FRAGA IN THE AMOUNT OF 100,000 WITHIN THREE (3) YEARS FROM EITHER THE PROCEEDS OF THE PERSONAL INJURY CASE, REFINANCE OR SALE OF PROPERTY LOCATED AT 77 WEST STREET, COLONIA, NEW JERSEY 07067 AND 19 GROVER AVENUE, SOUTH AMBOY, NEW JERSEY.

DEBTOR IS TO PAY THE THE CLAIM OF CREDITOR, JANIS LEE DORAN THE AMOUNT OF \$65,000 WITHIN THREE (3) YEARS FROM EITHER THE PROCEEDS OF THE PERSONAL INJURY CASE, REFINANCE OR SALE OF PROPERTY LOCATED AT 77 WEST STREET, COLONIA, NEW JERSEY 07067 AND 19 GROVER AVENUE, SOUTH AMBOY, NEW JERSEY.

IF DEBTOR DOES NOT MAKE THE PAYMENT TO CREDITORS, YOERYS AND HENRY FRAGA AND JANIS LEE DORAN WITHIN THAT TIME THEN THE AMOUNT OWED TO CREDITORS WILL BE INCREASED WITH A REPAYMENT OF 15% FOR EACH ADDITIONAL YEAR.

IF THE CLAIMS ARE NOT PAID TO CREDITORS WITHIN FIVE (5) YEARS THE CREDITORS WILL HAVE THE RIGHT TO FORECLOSE ON DEBTOR'S PROPERTY LOCATED AT 77 WEST STREET, COLONIA, NEW JERSEY 07067 AND 19 GROVER AVENUE, SOUTH AMBOY, NEW JERSEY AND CREDITORS WILL ALSO BE ALLOWED TO PLACE A MORTGAGE ON SAID PROPERTY.

THE CLAIMS OF YOERYS AND HENRY FRAGA AND JANIS LEE DORAN SHALL BE PAID AFTER ALL UNSECURED CLAIMS ARE PAID. THE CLAIMS OF YOERYS AND HENRY FRAGA AND JANIS LEE DORAN WILL RECEIVE PAYMENT FROM THE TRUSTEE AFTER UNSECURED CLAIMS ARE PAID.

Part 2: Adequate Protection	X NONE	
a. Adequate protection payments will Trustee and disbursed pre-confirmation to		pe paid to the Chapter 13
b. Adequate protection payments will debtor(s) outside the Plan, pre-confirmation		pe paid directly by the
Part 3: Priority Claims (Including Adminis	strative Expenses)	
a. All allowed priority claims will be paid i Creditor	in full unless the creditor agrees othe	rwise: Amount to be Paid
	*	4000
Robert C. Nisenson 6060	Attorney Fees	4000
assigned to or is owed to a governme pursuant to 11 U.S.C.1322(a)(4):	pelow are based on a domestic suppo ental unit and will be paid less than th	ort obligation that has been be full amount of the claim
Creditor Type of Priority	Claim Amount	Amount to be Paid
·		

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Part 4: Secured Claims					
a. Curing Default and I	Maintaining Payments on	Principal Resi	dence: □	NONE	
•		-	_		
	pay to the Trustee (as part or shall pay directly to the c				
bankruptcy filing as follow		reditor (outside	ine Pian) i	nontrily obligation	is due aiter the
barna aproy ming do rono			Interest	Amount to be Paid	Regular Monthly
Creditor	Collateral or Type of Debt	Arrearage	Rate on Arrearage	to Creditor (In Plan)	Payment (Outside Plan)
PAS/WII MINGTON 1	9 Grover Avenue, South	Ambov NI 1	2,536.42	12,536.42	1
KAS/WILMINGTON	19 Giovei Avenue, South	Amboy, No 1	2,330.42	12,330.42	•
EEDEDAI HOME LO	AN MORTGAGE/SELE	CT DADTEAL	IO SEDVI	ICINC 77 West	Street
Colonia, NJ	AN MUNIGAGE/SELE	3,31		316.02	Sireei,
20101111,110		0,01	0.02	,01010	
CITIZEN'S BANK	VEHICLE	4,467	7.20	4,467.20	•
CITIZENOBINA	VEINCLE	1,107	.20	1,107.20	,
AMERICREDIT FINA	NCIAL SERVICES VEH	IICLE 3,316	5.02	3,316.0	2
MINIERICKEDII IIIVI	THE SERVICES VEI	11CLE 3,510	.02	3,310.0	_
h Curing and Maintair	ning Payments on Non-Pr	incinal Desiden	oo & otho	r laans ar rant a	rroord.
NONE	inig r ayments on Non-r r	mcipai Kesiuen	ce & ome	i idalis di Telli a	iieais. 🗸
			_		
	e Trustee (as part of the Pl irectly to the creditor (outsi				
filing as follows:	irectly to the creditor (outsi	de the Flan) mo	Titilly oblig	ations due aiter t	ne bankruptcy
			Interest		Regular Monthly
Creditor	Collateral or Type of Debt	Arrearage	Rate on Arrearage	to Creditor (In Plan)	Payment (Outside Plan)
			<u> </u>	7.1	,
c Secured claims exclus	ded from 11 U.S.C. 506: 5	NONE			
c. Secured claims exclu-	ucu 110111 11 0.5.c. 500. [MONE			
	e either incurred within 910				
	y interest in a motor vehicle tition date and secured by				
value:	and secured by	a puichase mon	icy securit	y milerest in any t	oniei uning oi
			Amount of		id through the Plan
Name of Creditor	Collateral	Interest Rate	Amount of Claim	Including	Interest Calculation
	•				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments v NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

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NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.

			Total		Value of Creditor	Annual	Total
		Scheduled	Collateral		Interest in	Interest	Amount to
Creditor	Collateral	Debt	Value	Liens	Collateral	Rate	Be Paid

		Odilatora	AI
	retains collateral and completes the ischarge the corresponding lien.	e Plan, payment of the	full amount of the
that the stay under 11 U.S.C collateral:	e stay is terminated as to surrendere	The Debtor surrenders	the following
Creditor	Collateral to be Surrendered	Value of Surrendere Collatera	1 0
Creditor PNC BANK	ured claims are unaffected by the Pl		
g. Secured Claims to be Pa Creditor	nid in Full Through the Plan ✓ NO Collateral		to be Paid through the Plan
Oreditor	Conateral	Total Amount	to be raid through the rian
Part 5: Unsecured Claims	NONE		
☐ Not les ✓ Not les Henry Fraga and		ta cured creditors excep	
	,		
Creditor	fied unsecured claims shall be trea Basis for Separate Classificatio	Treatment	Amount to be Paid
Part 6: Executory Contract	s and Unexpired Leases X N	ONE	

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

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All exe except the follo	cutory contractowing, which a			es, not prev	iously	y rejected by	operatio	n of law,	are rejected,
Creditor	Arrears to be C	Cured in	Nature of Cor	ntract or Leas	е	Treatment by De	ebtor	Post-Peti	tion Payment
Part 7: Motio	ns X NON	Ξ							
NOTE: All pla local form, <i>No</i> LBR 3015-1. <i>A</i> filed with the	otice of Chapt A Certification	er 13 Plan of Servic	n Transmitte e, Notice o	al, within t f Chapter	he tir 13 <i>Pl</i> a	ne and in the an Transmit	e manne tal and v	r set for	th in D.N.J.
	cion to Avoid I ebtor moves to								
Creditor	Nature of Collateral	Type of Lie	n Amount o		Value o		t of Ot	Sum of All ther Liens gainst the Property	Amount of Lien to be Avoided
NONE	ebtor moves to Part 4 above:	reclassify							, _
Creditor	Collateral		Scheduled Debt	Total Collate		perior Liens	Value of Creditor's Interest in Collatera	n	Total Amount of Lien to be Reclassified
Partially Unse	ebtor moves to	NE reclassify	the following	g claims as	•			-	
Creditor	Collateral	Sc	cheduled Debt	Total Collate Value	eral	Amount to be	Deemed Secured		Amount to be Reclassified as Unsecured
Part 9: Other	Dian Province	ne							
Part 8: Other a. Ves	ting of Prope Upon Confirm	rty of the	Estate						

Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or oupons to the Debtor notwithstanding the automatic stay.

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	c. Order of	Distribution		
	The Standin 1) 2) 3) 4) 5) 6)	ch. 13 Standing Trustee C Other Administrative Claims Secured Claims Lease Arrearages Priority Claims General Unsecured Claims		
	d. Post-Pe	tition Claims		
Sectio		ng Trustee ⊭ is, □ is not aut the amount filed by the post		o pay post-petition claims filed pursuant to 11 U.S.C. claimant.
Part 9	: Modification	on NONE		
		modifies a Plan previously filn being modified:	led in this	case, complete the information below.
		the plan is being modified:		Explain below how the plan is being modified:
credito		rs and settlement with judgmen	ıt	pay arrears to creditors and settlement with judgment creditors
		d J being filed simultaneous	-	
Part 1		ndard Provision(s): Signat ard Provisions Requiring Sep		
	✓ NONE	oro		
	☐ Explain h Any non-star	ere. ndard provisions placed else	where in	this plan are ineffective.
Ciana	•	1		1
Signa	tures			
The De	ebtor(s) and t	he attorney for the Debtor(s)), if any, r	nust sign this Plan.
debtor(s) certify that	the wording and order of th	ne provisi	epresented by an attorney, or the attorney for the ons in this Chapter 13 Plan are identical to <i>Local Form</i> , and provisions included in Part 10.
I certify	under penal	ty of perjury that the above i	is true.	
Date:	December 4,	2019	/s/ K	urt N Kvist
			Kurt Deb	N Kvist
Date:			Den	ioi
			Join	t Debtor

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Date December 4, 2019

/s/ Robert C. Nisenson

Robert C. Nisenson 6680

Attorney for the Debtor(s)

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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. **0** Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance **0** Valuation of Security Last revised: September 1, 2018 UNITED STATES BANKRUPTCY COURT **District of New Jersey Kurt N Kvist** 19-21587 In Re: Case No.: KCF Judge: Debtor(s) **CHAPTER 13 PLAN AND MOTIONS** Original ✓ Modified/Notice Required Date: 12-4-2019 ☐ Modified/No Notice Required ☐ Motions Included THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE. YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same. The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan. THIS PLAN:

☐ DOES ☑ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST

✓ DOES □ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

ALSO BE SET FORTH IN PART 10.

Page 10 of 16 Document DOES IN DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY. Initial Debtor(s)' Attorney RCN Initial Debtor: KNK Initial Co-Debtor Part 1: Payment and Length of Plan a. The Debtor has paid \$1,800.00 into the Plan and the debtor shall pay \$481.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2020 for approximately 53 months. b. The debtor shall make plan payments to the Trustee from the following sources: Future Earnings **√** Other sources of funding (describe source, amount and date when funds are available): **V** all insurance proceeds from personal injury case and/or sale or refinance of property within three (3) years c. Use of real property to satisfy plan obligations: Sale of real property Description: Proposed date for completion: Refinance of real property: Description: Proposed date for completion: Loan modification with respect to mortgage encumbering property: Description: Proposed date for completion: d. \Box The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

Other information that may be important relating to the payment and length of plan:

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e.

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DEBTOR IS TO PAY THE CLAIM OF CREDITORS, YOERYS AND HENRY FRAGA IN THE AMOUNT OF 100,000 WITHIN THREE (3) YEARS FROM EITHER THE PROCEEDS OF THE PERSONAL INJURY CASE, REFINANCE OR SALE OF PROPERTY LOCATED AT 77 WEST STREET, COLONIA, NEW JERSEY 07067 AND 19 GROVER AVENUE, SOUTH AMBOY, NEW JERSEY.

DEBTOR IS TO PAY THE THE CLAIM OF CREDITOR, JANIS LEE DORAN THE AMOUNT OF \$65,000 WITHIN THREE (3) YEARS FROM EITHER THE PROCEEDS OF THE PERSONAL INJURY CASE, REFINANCE OR SALE OF PROPERTY LOCATED AT 77 WEST STREET, COLONIA, NEW JERSEY 07067 AND 19 GROVER AVENUE, SOUTH AMBOY, NEW JERSEY.

IF DEBTOR DOES NOT MAKE THE PAYMENT TO CREDITORS, YOERYS AND HENRY FRAGA AND JANIS LEE DORAN WITHIN THAT TIME THEN THE AMOUNT OWED TO CREDITORS WILL BE INCREASED WITH A REPAYMENT OF 15% FOR EACH ADDITIONAL YEAR.

IF THE CLAIMS ARE NOT PAID TO CREDITORS WITHIN FIVE (5) YEARS THE CREDITORS WILL HAVE THE RIGHT TO FORECLOSE ON DEBTOR'S PROPERTY LOCATED AT 77 WEST STREET, COLONIA, NEW JERSEY 07067 AND 19 GROVER AVENUE, SOUTH AMBOY, NEW JERSEY AND CREDITORS WILL ALSO BE ALLOWED TO PLACE A MORTGAGE ON SAID PROPERTY.

THE CLAIMS OF YOERYS AND HENRY FRAGA AND JANIS LEE DORAN SHALL BE PAID AFTER ALL UNSECURED CLAIMS ARE PAID. THE CLAIMS OF YOERYS AND HENRY FRAGA AND JANIS LEE DORAN WILL RECEIVE PAYMENT FROM THE TRUSTEE AFTER UNSECURED CLAIMS ARE PAID.

Part 2: Adequate Protection	X NONE	
a. Adequate protection payments wi Trustee and disbursed pre-confirmation to _		pe paid to the Chapter 13
b. Adequate protection payments wi debtor(s) outside the Plan, pre-confirmation		pe paid directly by the
Part 3: Priority Claims (Including Admini	strative Expenses)	
a. All allowed priority claims will be paid		
Creditor	Type of Priority	Amount to be Paid
	71	Amount to be I aid
Robert C. Nisenson 6680	Attorney Fees	4000
b. Domestic Support Obligations assigned Check one: None	ed or owed to a governmental unit an pelow are based on a domestic suppo	d paid less than full amount:

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Part 4: Secured Claims					
a Curing Default and M	Maintaining Payments on	Principal Posi	donco: \Box	NONE	
a. Curing Delauit and I	wamtaming Payments on	Fillicipal Resi	uence.	NONE	
	pay to the Trustee (as part				
	or shall pay directly to the c	reditor (outside	the Plan) r	monthly obligation	ns due after the
bankruptcy filing as follow	WS:		Interest	Amount to be Paid	Regular Monthly
			Rate on	to Creditor (In	Payment (Outside
Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)
RAS/WILMINGTON 1	9 Grover Avenue, South	Amboy, NJ 1	2,536.42	12,536.42	2
	,	• ,	,	,	
FEDERAL HOME LO	AN MORTGAGE/SELE	CT PORTFOLI	O SERVI	ICING 77 West	Street
Colonia, NJ	an world didlighter	3,31		316.02	. Bireci,
		- ,		,	
CITIZEN'S BANK	VEHICLE	4,467	20	4,467.20)
CITIZEN S DANK	VEHICLE	4,407	.20	4,407.20	,
A MEDICIDEDITE EINA			. 0.0	2.216.0	•
AMERICREDIT FINA	NCIAL SERVICES VEH	IICLE 3,316	0.02	3,316.0	2
<u> </u>	ing Payments on Non-Pr	incipal Residen	ce & othe	r loans or rent a	rrears: 🗸
NONE					
The Debtor will pay to the	e Trustee (as part of the Pl	an) allowed claiı	ms for arre	earages on month	nly obligations
	irectly to the creditor (outsi				
filing as follows:					
			Interest Rate on	Amount to be Paid to Creditor (In	Regular Monthly Payment (Outside
Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)
a Sagurad alaims avalue	ded from 11 U.S.C. 506: 🕟	NONE			
c. Secureu cianns exclud	ueu 110111 11 0.5.C. 300. [4	NONE			
The following claims were	e either incurred within 910	days before the	e petition o	date and are secu	red by a
	interest in a motor vehicle				
	tition date and secured by	a purchase mon	ey security	y interest in any o	other thing of
value:				Total to be Do	id through the Plan
			Amount of		Interest Calculation
Name of Creditor	Collateral	Interest Rate	Claim		

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments 📝 NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

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NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.

	Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Interest	Total Amount to Be Paid
--	----------	------------	-------------------	------------------------------	-------------------	---	----------	-------------------------------

Creditor	Collateral	Debt	Value	Liens	Collateral	Rate	Be Paid
	nere the Debtor retains c ed claim shall discharge			Plan, paym	ent of the fu	ll amount	of the
•	NONE confirmation, the stay is tunder 11 U.S.C 1301 be to				•		` '
Creditor	Collate	eral to be Surren	dered	Value of	Surrendered Collateral	Remainir	ng Unsecured Debt
	laims Unaffected by the e following secured claim	_		an:			
	Claims to be Paid in Ful		e Plan 🕢 NO				
Creditor	C	ollateral		Te	otal Amount to	be Paid thre	ough the Plan
	cured Claims NO						
a. Not	t separately classified Not less than \$_				shall be paid	l:	
√ Hen	Not less than 1 Not less than 1 Not less than 1		ent to unsec	ured credit	ors except t	for Yoery	's and
	Pro Rata distribu	ution from any	remaining fu	inds			
b. Sep Creditor	parately classified unse Basis	ecured claims for Separate Cla		ted as follow Treatment	/S:	Amo	unt to be Paid
Part 6: Excel	utory Contracts and Un	ovnirod Logo	ses X N	ONE			
rant o. Exect	utory Contracts and On	expired Leas	A N	ONE			
/NOTE	. Oa a tima a limaitatic		0.0.005/-1\/	4\ 4 ==4 =======			_

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

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	cutory contrac owing, which a		•	es, not previc	ously r	ejected by	operatio	n of law,	are rejected,
Creditor	Arrears to be (Cured in	Nature of Co	ntract or Lease	Tre	eatment by De	ebtor	Post-Peti	tion Payment
	1 Idii								
Part 7: Motic	ons X NON	E							
local form, <i>N</i> LBR 3015-1.	nns containing otice of Chaps A Certification Clerk of Cour	ter 13 Pla of Servi	n Transmitt ce, Notice d	tal, within the of Chapter 13	e time 3 <i>Plan</i>	e and in the Transmit	e manne tal and v	er set fo	rth in D.N.J.
	tion to Avoid ebtor moves to					_			
Creditor	Nature of Collateral	Type of Lie	en Amount o		alue of lateral	Amoun Claim Exempt	t of O	Sum of All ther Liens gainst the Property	Amount of Lien to be Avoided
NONE The De	ebtor moves to Part 4 above	reclassify	-						, _
Creditor	Collateral		Scheduled Debt	Total Collatera Value		erior Liens	Value of Creditor's Interest in Collatera	n	Total Amount of Lien to be Reclassified
Partially Unse	tion to Partiallecured. ebtor moves to n collateral cor	NE reclassify	the followin	ng claims as p	-		as Parti	ally Sec	
Creditor	Collateral	S	cheduled Debt	Total Collatera Value	al	Amount to be	Deemed Secured		Amount to be Reclassified as Unsecured
	Plan Provision Sting of Prope Upon Confirm Upon Dischar	rty of the ation	Estate						

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or oupons to the Debtor notwithstanding the automatic stay.

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c. Order of	Distribution			
The Standir 1) 2) 3) 4) 5) 6)	g Trustee shall pay allowed Ch. 13 Standing Trustee C Other Administrative Claims Secured Claims Lease Arrearages Priority Claims General Unsecured Claims		wing order: - - - -	
d. Post-Pe	tition Claims			
	g Trustee ☑ is, ☐ is not aut the amount filed by the post-		st-petition claims filed p	oursuant to 11 U.S.C.
Part 9: Modification	on NONE			
	nodifies a Plan previously filn being modified:	ed in this case, co	omplete the information	below.
	the plan is being modified: s and settlement with judgment		below how the plan is the creditors and settlem	
Are Schedules I an	d J being filed simultaneous	ly with this Modifie	ed Plan? 📝 Yes	□ No
Non-Standa	ndard Provision(s): Signat rd Provisions Requiring Sep ere: ndard provisions placed else	arate Signatures:		
Signatures				
Γhe Debtor(s) and t	ne attorney for the Debtor(s)	, if any, must sign	this Plan.	
debtor(s) certify that	this document, the debtor(s the wording and order of the d Motions, other than any no	e provisions in thi	s Chapter 13 Plan are i	dentical to Local Form,
certify under penal	ty of perjury that the above i	s true.		
Date: December 4,	2019	/s/ Kurt N Kvist	t	
Date:		Debtor		
		Joint Debtor		

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Date December 4, 2019

/s/ Robert C. Nisenson

Robert C. Nisenson 6680

Attorney for the Debtor(s)